

Property Information Package

**20050 Rowe Street
Detroit, Michigan 48205**



The information contained herein is intended to provide interested parties with preliminary information only. This list is not a solicitation of offers and does not constitute an offer to sell. The information is provided for the purpose of inviting further inquiry and has been obtained from sources we believe to be reliable. All properties are sold in an "AS IS/WHERE IS" condition. The FDIC makes no guarantee, warranty, or representation, expressed or implied as to the location, quality, kind, character, size, description, or fitness for any use or purpose, now or hereafter.

Executive Summary

**20050 Rowe Street
Detroit, MI 48205
Asset No. 10001052249
MMC No. 91**

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Legal Description:

Lot 114 of Green Brier Subdivision, as recorded in Liber 41 of Plats, Page 3, Wayne County Records.

Location:

Property is located in Green Brier Subdivision. The neighborhood boundaries are described as being North of 7 Mile Road, South of 8 Mile Road, East of Hoover Street, and West of Schoenherr Street. Proceed to I-375 North/Chrysler Fwy; Take ramp Left and follow signs for I-375 North/Chrysler Fwy; Keep straight onto I-75 North/Chrysler Fwy; At exit 53B, take ramp right for I-94/Edsel Ford Fwy East toward Port Huron; At exit 219, take ramp right and follow signs for M-3/Gratiot Ave; Turn right onto M-3/Gratiot Ave; Turn Left onto M-97/Gunston Street; Turn right onto Fairmount Drive; Turn left onto Rowe Street.

Zoning:

Zoning is in compliance and has a designated Zoning classification of “R1” Single Family Residential.

Property Description:

Single family 1 ½ brick home, approximately 1,014 Sq Ft, age estimated to be 1936, containing 3 bedrooms, 1 bath; unfinished basement located on a 40x125 lot.

Tax Information:

The estimated annual taxes are \$2,636.60 per year. The current status of taxes are unknown but are assessed by Wayne County, MI.

Terms of Sale:

This property is being offered for sale “As Is, Where Is”. Property will be conveyed with a Quitclaim Deed and subject to any and all outstanding Taxes and Liens. Earnest Money In the amount of the full purchase price must accompany any signed contract. Full details of the transaction are contained in the real estate purchase and sale contract attached to this document.

FDIC Contract Information

For specific property questions, please contact MK Schnese at 303-514-1908 or e-mail mary.schnese-smith@mmcgrp.com.

Mail signed contracts to the following address:

**Federal Deposit Insurance Corporation as Receiver for NetBank
Attn: MK Schnese
9710 Two Notch Road
Columbia, S.C. 29223**

**20050 Rowe Street
Detroit, Michigan 48205**



FRONT OF
SUBJECT PROPERTY



REAR OF
SUBJECT PROPERTY

**20050 Rowe Street
Detroit, Michigan 48205**

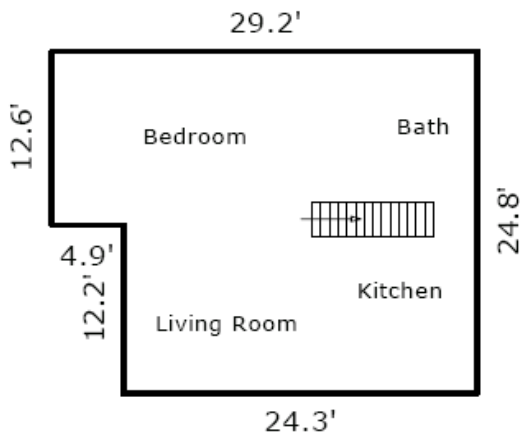
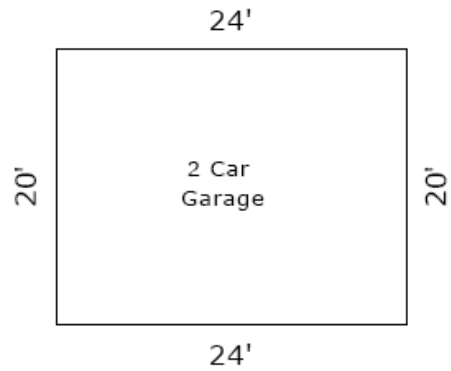
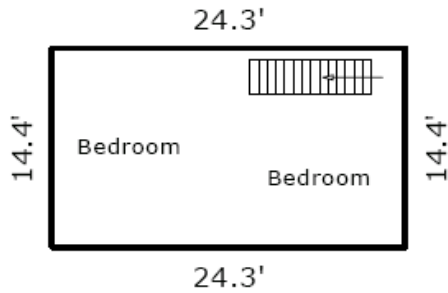


STREET SCENE



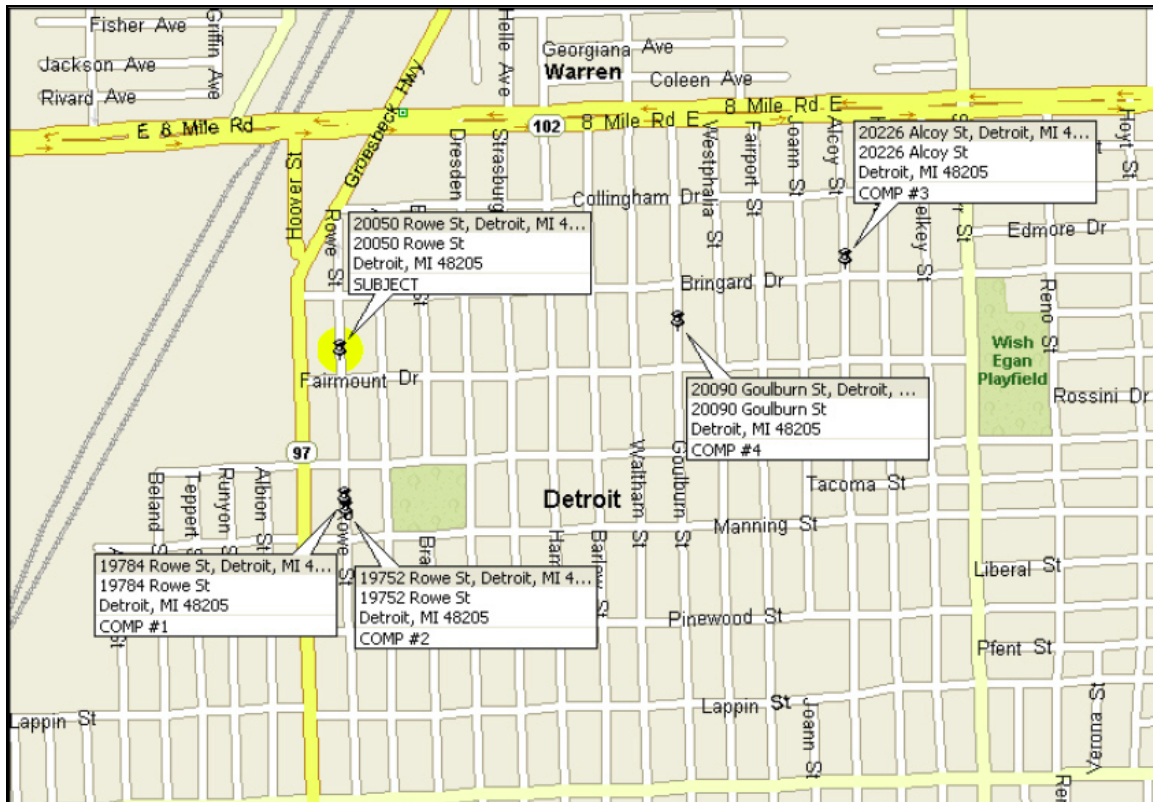
VIEW OF GARAGE

20050 Rowe Street Detroit, Michigan 48205



AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN		
Code	Description	Net Size	Net Totals	Breakdown		Subtotals
GLA1	First Floor	664.4	664.4	First Floor		
GLA2	Second Floor	349.9	349.9	29.2 x 12.6		367.9
GAR	Garage	480.0	480.0	12.2 x 24.3		296.5
				Second Floor		
				24.3 x 14.4		349.9
Net LIVABLE Area (rounded)				3 Items (rounded)		1014

20050 Rowe Street Detroit, Michigan 48205



REAL ESTATE PURCHASE AND SALE CONTRACT

{ Instructions throughout the contract are in italics in "{ }" brackets. }

1. PARTIES: This Real Estate Purchase And Sale Contract (the "**Contract**") is entered into by and between the **Federal Deposit Insurance Corporation**, in the following capacity(ies):

☒ Receiver of **NetBank, Alpharetta, Georgia.**

☐ in its Corporate capacity.

☐ Manager of the FSLIC Resolution Fund .

☐ Manager of the FSLIC Resolution Fund as Receiver of _____.

☐ other _____.

hereafter referred to as "**Seller**,"

and _____ {check one} ☐
an individual, or ☐ a state of {name of state} _____ {circle
one} corporation/partnership/limited liability company/trust ("**Purchaser**").

2. PROPERTY: That certain tract or parcel of land described on ATTACHMENT A affixed hereto and incorporated herein, which parcel of land is to be sold together with all buildings and other improvements situated thereon, all fixtures and other property affixed thereto and all and singular the rights and appurtenances pertaining to the property, including any right, title and interest of Seller in and to adjacent streets, alleys or rights-of-way (the "**Property**").

3. PURCHASE PRICE: Subject to the terms, provisions, covenants and conditions herein contained, Seller hereby agrees to sell and convey and Purchaser hereby agrees to purchase the Property for the purchase price of _____ and no/100 dollars (\$ _____) (the "**Purchase Price**") , to be paid in CASH at Closing (as defined in Section 11).

4. EARNEST MONEY: An earnest money deposit in the amount of _____ and no/100 dollars (\$ _____) (the "**Earnest Money**"), equal to the greater of (a) five percent (5%) of the Purchase Price or (b) _____, is herewith tendered by Purchaser and is to be held by Seller. The Earnest Money will be in the form of cash, a cashier's check, or certified funds payable to Seller. The Earnest Money will NOT bear interest at any time. If the sale hereunder is consummated in accordance with the terms hereof, the Earnest Money will be applied against the Purchase Price at Closing. In the event of default hereunder by Purchaser, the Earnest Money will be applied as provided in Section 16.

5. SURVEY: Seller has no obligation to provide Purchaser with a survey of the Property. The Purchaser may, at his own expense, purchase a survey of the Property.

6. TITLE COMMITMENT AND TITLE POLICY: Seller has no obligation to provide Purchaser with a title report, a title commitment ("**Title Commitment**"), or an Owner's title insurance policy ("**Title Policy**"). The Purchaser may elect at his own expense to purchase a Title Commitment and/or Title Policy.

Purchaser has no right to raise any objection, nor does Seller have any obligation to eliminate or modify any easement, lien, imposition, encumbrance, restriction, condition, or covenant with respect to the Property, whether of record or not, or whether evidenced by a title report, Title Commitment, survey, or otherwise. Purchaser agrees that (i) all such matters are permitted encumbrances, and (ii) conveyance of the Property will be subject thereto.

7. INSPECTION PERIOD: Purchaser will have a period of -0- days from and after the Effective Date to examine the Property and to conduct such physical tests, inspections, surveys, and other investigations as are reasonably necessary to determine whether the Property is suitable for Purchaser's intended purpose (the "**Inspection Period**"). Purchaser and Purchaser's agents and representatives will have reasonable access to the Property during normal business hours prior to closing. Notwithstanding the above, (a) Purchaser will give Seller reasonable notice of Purchaser's intention to enter onto the Property; (b) Purchaser must obtain written approval from Seller before Purchaser conducts any tests on the Property; and (c) Seller may require that a representative of the Seller accompany Purchaser or its agents while they are on the Property. Purchaser's tests and other inspections will not unreasonably interfere with the use and occupancy of the Property by Seller or Seller's tenants. In the event that the transaction contemplated by this Contract does not close for any reason, Purchaser is obligated to restore the Property to its condition prior to Purchaser's entry. This obligation will survive termination of this Contract. Purchaser will pay for all such tests and inspections.

A copy of every report of every test and inspection conducted by Purchaser on the Property, including but not limited to, any survey and any Environmental Report or Environmental Site Assessment, will be delivered to Seller within five (5) days after such report is received by Purchaser. Purchaser agrees to indemnify Seller, hold it harmless from, and defend it against any claims, causes of action, damages and expenses (including attorney's fees) in any way arising out of (a) Purchaser's or Purchaser's agents' presence on or about the Property, or (b) any test or inspection conducted by Purchaser on the Property. Such indemnity will survive the closing or any termination of this Contract and will not be merged therein.

If Purchaser reasonably determines that the Property is unsuitable for Purchaser's intended purpose, Purchaser may terminate this Contract by delivery of written notice to Seller prior to the expiration of the Inspection Period. In such event the Earnest Money will be returned to the Purchaser, and thereafter neither party will have any further rights or obligations under this Contract.

Should Purchaser fail to terminate the Contract prior to the expiration of the Inspection Period, Purchaser will be obligated to close the transaction without postponement of the Closing Date, under the terms of this Contract. Any termination of this Contract by Purchaser after the expiration of the Inspection Period will entitle Seller to retain the Earnest Money as liquidated damages as provided in Section 16.

8. CONVEYANCE OF TITLE: Seller will convey the Property by a Deed Without Warranty, or if inapplicable in the state wherein the Property is located, a Quitclaim Deed (in either event, the "**Deed**"), subject to all easements, rights of way, exceptions, covenants, restrictions, reservations, encroachments, encumbrances, access limitations, and any and all other matters or conditions affecting the Property, whether known or unknown, recorded or unrecorded. Any personalty that may be owned by the Seller that is situated on the Property at Closing will be conveyed to Purchaser by Quitclaim Bill of Sale.
9. PROPERTY CONDITION: **PURCHASER, BY ITS EXECUTION HEREOF, ACKNOWLEDGES THAT:**

- (i) **SELLER HAS NOT MADE, DOES NOT MAKE, AND SPECIFICALLY NEGATES AND DISCLAIMS, ANY REPRESENTATIONS, WARRANTIES, PROMISES, COVENANTS, AGREEMENTS, OR GUARANTIES OF ANY KIND OR CHARACTER WHATSOEVER -- WHETHER EXPRESS OR IMPLIED, ORAL OR WRITTEN, PAST, PRESENT, OR FUTURE --AS TO (a) THE VALUE, NATURE, QUALITY, OR CONDITION OF THE PROPERTY, INCLUDING, WITHOUT LIMITATION, THE WATER, SOIL AND GEOLOGY, (b) THE INCOME TO BE DERIVED FROM THE PROPERTY, (c) THE SUITABILITY OF THE PROPERTY FOR ANY AND ALL ACTIVITIES AND USES WHICH PURCHASER MAY CONDUCT THEREON, (d) THE PROPERTY'S COMPLIANCE WITH ANY LAWS, RULES, ORDINANCES, OR REGULATIONS OF ANY APPLICABLE GOVERNMENTAL AUTHORITY OR BODY, (e) THE HABITABILITY, MERCHANTABILITY, MARKETABILITY, PROFITABILITY, OR FITNESS FOR A PARTICULAR PURPOSE OF THE PROPERTY, (f) THE MANNER OR QUALITY OF THE CONSTRUCTION OR MATERIALS, IF ANY, INCORPORATED INTO THE PROPERTY, (g) THE MANNER, QUALITY, STATE OF REPAIR, OR LACK OF REPAIR OF THE PROPERTY, OR (h) ANY OTHER MATTER WITH RESPECT TO THE PROPERTY OTHER THAN THE WARRANTIES OF TITLE IN THE SPECIAL WARRANTY DEED, IF SUCH SPECIAL WARRANTY DEED IS ISSUED. SELLER HAS NOT MADE, DOES NOT MAKE, AND SPECIFICALLY DISCLAIMS ANY REPRESENTATIONS REGARDING COMPLIANCE WITH ANY ENVIRONMENTAL PROTECTION, POLLUTION, OR LAND USE LAWS, RULES, REGULATIONS, ORDERS, OR REQUIREMENTS, INCLUDING THE DISPOSAL OR EXISTENCE, IN OR ON THE PROPERTY, OF ANY HAZARDOUS MATERIALS.**
- (ii) **PURCHASER HAS FULLY INSPECTED THE PROPERTY AND THAT THE CONVEYANCE AND DELIVERY OF THE PROPERTY IS "AS IS" AND "WITH ALL FAULTS."**
- (iii) **NO WARRANTY HAS ARISEN THROUGH TRADE, CUSTOM OR COURSE OF DEALING WITH PURCHASER. PURCHASER REPRESENTS THAT, PURSUANT TO THE INSPECTION PERIOD (IF ANY), PURCHASER HAS MADE (OR HEREBY WAIVES): (a) ALL INSPECTIONS OF THE PROPERTY DEEMED NECESSARY OR APPROPRIATE BY PURCHASER TO DETERMINE THE PROPERTY'S VALUE AND CONDITION, INCLUDING, WITHOUT LIMITATION, INSPECTIONS FOR THE PRESENCE OF ASBESTOS, PESTICIDE RESIDUES, UNDERGROUND STORAGE TANKS, HAZARDOUS WASTE, AND ANY OTHER HAZARDOUS MATERIALS, AND (b) ALL INVESTIGATIONS TO DETERMINE WHETHER ANY PORTION OF THE PROPERTY LIES WITHIN ANY FLOOD HAZARD AREA AS DETERMINED BY THE U.S. ARMY CORPS OF ENGINEERS OR OTHER APPLICABLE AUTHORITY. PURCHASER'S INSPECTION OF THE PROPERTY (OR WAIVER THEREOF) WILL RELIEVE SELLER OF ANY LIABILITY TO PURCHASER AS A RESULT OF ANY ENVIRONMENTAL HAZARD ON OR TO THE PROPERTY AND PURCHASER ACCEPTS ALL LIABILITY THEREFOR, AS BETWEEN PURCHASER AND SELLER, AND INDEMNIFIES AND HOLDS SELLER HARMLESS FROM AND AGAINST ANY CLAIMS, LIABILITIES, DEMANDS, OR ACTIONS INCIDENT TO, RESULTING FROM, OR IN ANY WAY ARISING OUT OF SUCH HAZARD. THIS INDEMNITY SURVIVES CLOSING AND WILL NOT BE MERGED WITH THE SELLER'S DEED.**

10. **BROKER'S FEE:** By separate document, Seller has agreed to pay a real estate commission (the "**Commission**") to the real estate agent specified therein (the "**Broker**"), subject to the closing of this sale and payment of the full Purchase Price to Seller. Broker may agree to pay a portion of the Commission to any other licensed real estate agent but Seller will bear no liability for payment to any agent other than Broker. Purchaser represents to Seller that no real estate broker has been authorized to act on Purchaser's behalf, and

- brokerage or similar fees with respect to the Property.
11. CLOSING: The closing and funding of this sale (the “**Closing**”) will be ~~-1-~~ day from the Effective Date, (the “**Closing Date**”). Should the Closing Date fall on a Saturday, Sunday, or legal holiday, Closing will occur on the first business day thereafter. The Closing will take place at the office of the Title Company or, at Seller's option, at the office of Seller. If either party fails to close the sale under the terms of this Contract, the non-defaulting party will be entitled to exercise the remedies provided in Section 16. Any extension of the Closing Date must be in writing and executed by Purchaser and Seller in advance of the scheduled Closing Date, except in the case of the Seller's unilateral extension of the Closing Date as described in Section 6.
12. POSSESSION: Possession of the Property in its condition existing at the date of execution hereof, ordinary wear and tear excepted, will be delivered to Purchaser at Closing, subject to the rights or claims of parties in possession or vendors thereto. Delivery of the Deed by Seller and acceptance of the Deed by Purchaser will evidence the assignment by Seller and assumption by Purchaser of all written or oral agreements for lease of the Property and contracts in effect as of the Closing Date. From and after Closing, Purchaser will defend, indemnify, and hold Seller harmless from and against all claims, demands, and actions arising under such leases or contracts.
13. CLOSING COSTS: All expenses and costs incurred in connection with the Purchaser's purchase of the Property, except the broker's fee described in Section 10, if any, and the preparation of the deed, will be paid by the Purchaser. Such expenses and costs to be paid by the Purchaser include, but are not limited to, documentary stamp, ad valorem and transfer taxes, and recording fees.
14. PRORATIONS: At Closing, all utilities, rents, amounts owing under service contracts and leases, and all deposits and other items of income or expense, will be prorated between Purchaser and Seller as of the Closing Date. All such prorations are final and not adjustable. Notwithstanding the above, the Purchaser will be responsible for all unpaid ad valorem taxes and assessments affecting the Property, whether known or unknown, current or delinquent, including any additional ad valorem taxes, interest, penalties, court costs, title costs, and attorney fees that may become due because of (i) the transfer of the property, (ii) a subsequent change in the use of the property, and (iii) the omission of assessments on improvements. There will be no proration for any of the above.
15. CASUALTY LOSS: In the event of damage or destruction of the Property by fire or other casualty prior to the Closing Date, which results in a loss exceeding twenty percent (20%) of the Purchase Price. Purchaser, within five (5) days of notice from Seller of the occurrence of such event, may either (i) receive the insurance proceeds payable as a result of the event and consummate the transaction in accordance herewith, or (ii) terminate this Contract. In the event of termination of this Contract the Earnest Money will be returned to Purchaser. Thereafter neither party hereto will have any further rights or obligations under this Contract.
16. DEFAULT: If Purchaser fails to perform any of his obligations hereunder, Seller's exclusive remedy for such default is (a) termination of this Contract by written notice to the Purchaser, and (b) retention of the Earnest Money as liquidated damages. If Seller fails to perform any of its obligations hereunder, Purchaser's exclusive remedy for such default is (a) termination of this Contract and liquidated damages as follows: (i) refund of the Earnest Money, and (ii) reimbursement by the Seller of Purchaser's documented out-of-pocket expenses, not to exceed \$500.00. The liquidated damages specified in this Section are not penalties, rather they are reasonable estimates of the cost to the Seller of holding the Property off the market, and the cost to the Purchaser of the lost transaction
17. PROHIBITED PURCHASER: Purchaser acknowledges that certain persons are prohibited from purchasing assets from Seller. Purchaser also acknowledges that under certain circumstances, Seller will not sell assets to certain persons. Accordingly, prior to the execution hereof, Purchaser has completed and executed the Purchaser Eligibility Certification (the “**PEC**”) attached here to as ATTACHMENT B. Purchaser represents and warrants that the completed PEC is true and correct, and acknowledges that Seller is relying on the truth and accuracy of the completed PEC.

Any incorrect information on the PEC will constitute a breach of this Contract by the Purchaser. Should the Seller determine prior to Closing that any portion of the Purchaser's completed PEC is incorrect, Seller may terminate the Contract and retain the Earnest Money per Section 16 of this Contract and may pursue other sanctions provided by law.

18. **CONFIDENTIALITY:** Prior to the execution hereof, Purchaser has completed and executed the Confidentiality Agreement attached hereto as ATTACHMENT C. Any breach of the Confidentiality Agreement by Purchaser will be a default hereunder, as provided in Section 16.
19. **ATTORNEYS' FEES:** In any legal proceeding brought under or with relation to this Contract, the prevailing party will be entitled to recover court costs and reasonable attorneys' fees from the non-prevailing party.
20. **AUTHORITY TO EXECUTE:** Only an FDIC employee who is an Attorney-in-Fact for the FDIC acting in the capacity stated in Section 1 is authorized by the FDIC to execute this Contract.
21. **SURVIVAL:** Sections 9, 10, 14, 23 and 27 of this Contract will survive the Closing and the delivery of the Deed and other conveyance documents from Seller to Purchaser. All of the terms and conditions of Sections 9, 10, 14, 23, and 27 will be and remain in full force and effect between the parties hereto.
22. **MODIFICATION:** This Contract supersedes any and all prior discussions, communications, and agreements between the Seller and the Purchaser, if any, with respect to the purchase of the Property and other matters contained herein. This Contract contains the sole and entire understanding between the parties hereto with respect to the transaction contemplated herein. This Contract will not be modified or amended except in writing executed by the Purchaser and Seller.
23. **APPLICABLE LAW:** This Contract will be governed by and construed and enforced in accordance with the laws of the United States of America, and to the extent that state law would apply under applicable federal law, the state in which the Property is located.
24. **TIME:** Time is of the essence of this Contract.
25. **NOTICES:** All notices, requests, demands, or other communications required or desired to be given hereunder will be in writing and either delivered by (a) hand, (b) telecopier, (c) overnight delivery service, or (d) certified mail, return receipt requested, postage prepaid, to the addresses in the signature section below, and will be deemed given two (2) days after the date mailed, if mailed, one (1) day after the date sent, if sent by overnight delivery service, and on the day delivered if delivered personally to the address set forth or by telecopier to the facsimile (fax) number also set forth below.
26. **EFFECTIVE DATE:** The effective date of this Contract (the "**Effective Date**") will be the date upon which the last party to sign executes this Contract.
27. **CONSTRUCTION:** Unless stated otherwise, the words "day" or "days" refer to calendar days. Pronouns are used interchangeably herein to refer to masculine, feminine, or neuter antecedents. Purchaser waives the presumption that ambiguities, if any, will be construed against the drafting party. This Contract will be construed liberally and not in favor of the non-drafting party.
28. **ATTORNEY CONSULTATION:** The parties acknowledge and agree that this is intended to be a legally binding contract. The parties further acknowledge that federal law may impose certain duties upon brokers or signatories to this Contract when any of the signatories is a foreign party, or when any of the signatories receives certain amounts of U.S. currency in connection with a real estate closing. To the extent, if any, that either party fails to understand the effect of any part of this Contract, that party hereby agrees to consult an attorney prior to signing.

29. STATE SPECIFIC ATTACHMENTS: The following attachments are affixed and incorporated herewith to conform this Contract to the laws of the state in which the Property is located:

{If none of the attachments listed below are used, write "None" on the first line.}

[] ATTACHMENT NO. D: NONE

[] ATTACHMENT NO. E: NONE

[] ATTACHMENT NO. F: NONE

[] ATTACHMENT NO. G: NONE

[] ATTACHMENT NO. H: NONE

30. INDIVIDUAL LIABILITY. The individual signing this Contract purportedly on behalf of a corporation, partnership, limited liability company, or trust will be bound under this Contract in his or her individual capacity unless, prior to Closing, the individual complies with requirements that the Seller deems necessary or appropriate to insure conveyance of title to the named entity.

31. DISCLOSURES. As required by applicable law, the following disclosures are attached to this Contract, and the terms thereof are incorporated herein:

[] ATTACHMENT NO. I: Lead-Based Paint Disclosure. If the Property includes any interest in real property on which a residential dwelling was built prior to 1978.

[] ATTACHMENT NO. J: Other Environmental Matters. Other environmental matters require disclosure in connection with the conveyance of the Property to the Purchaser.

IN WITNESS WHEREOF, the parties have affixed their signatures hereto on the dates set forth beneath their signatures.

PURCHASER:

{Individual Purchaser signs here. Entity Purchaser prints or types entity's name here.}

By: _____

{Entity's representative signs here.}

Name of Entity Purchaser's representative printed or typed: _____

Title of Entity Purchaser's representative: _____

Individual Purchaser's Name Printed or Typed: _____

Address: _____

*{Use street address only. A Post Office Box address is **NOT** acceptable.}*

Phone Number: _____

Fax Number: _____

Tax ID Number: _____

Date: _____

SELLER:

FEDERAL DEPOSIT INSURANCE CORPORATION, in the capacity stated above.
1601 Byran Street, 34th Floor
Dallas, Texas 75201

By: _____

Name: _____

Its: Attorney in Fact

Phone: _____

Fax: _____

Date: _____

ATTACHMENT A

(As Referred to in Section 2 of the Contract)

PROPERTY DESCRIPTION

Lot 114 of Green Brier Subdivision, as recorded in Liber 41 of Plats, Page 3, Wayne County Records.

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

- (a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (II) below):
- (i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
-
- (ii) X Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- (b) Records and reports available to the seller (check (i) or (ii) below):
- (i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).
-
- (ii) X Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgement (initial)

- (c) _____ Purchaser has received copies of all information listed above.
- (d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*
- (e) Purchaser has (check (i) or (ii) below):
- (i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
- (ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgement (initial)

- (f) N/A Agent has informed the seller of the seller's obligation under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

**Federal Deposit Insurance Corporation, as
Receiver for NetBank, Alpharetta, GA**

By: _____ Date _____
Attorney-In Fact

Seller Date _____

Purchaser Date _____

Purchaser Date _____

 N/A
Agent Date _____

 N/A
Agent Date _____

MOLD DISCLOSURE

Printed Name of Seller: **Federal Deposit Insurance Corporation, as Receiver for
Netbank, Alpharetta, GA**

Printed Name(s) of Buyer(s): _____

Property Address: _____

1. **Seller Disclosure:** The property describe herein **has not** been previously tested for molds.

Buyer Initials: _____

2. **MOLD INSPECTIONS:** Mold, funguses, mildew, and similar organisms may exist in the Property of which Seller is unaware and has no actual knowledge. These contaminants generally grow in places where there is excessive moisture, such as where leakage may have occurred in roofs, pipes, walls, plant pots, or where there has been flooding. A professional home inspection may not disclose molds. Buyer may wish to obtain an inspection specifically for molds to more fully determine time condition of the Property and its environmental status. Neither Seller's agents nor Buyer's agents are experts in the field of mold. The Buyers are strongly encouraged to satisfy themselves as to the Property condition.
3. **HOLD HARMLESS:** Buyer makes the decision to purchase the Property, As Is, Where Is, independent of any representations of the Agents, Brokers, or sellers involved in the transaction regarding mold. Accordingly, Buyer agrees to indemnify and hold harmless **Federal Deposit Insurance Corporation, as Receiver for NetBank, Alpharetta, GA**, in the event any mold is present on the property.
4. **PROFESSIONAL ADVICE:** Seller and Buyer execute this Disclosure with the understanding that they should consult wit a professional of their choice regarding any questions or concerns before its execution.

Seller

Buyer

**Federal Deposit Insurance Corporation,
as Receiver for Netbank, Alpharetta, GA**

Date

By:

Date

Its: Attorney-In-Fact